

## EMERGENCY FINANCIAL ASSISTANCE FOR CHILD CARE PROVIDERS

Program Name	Licensed Family Child Care	Licensed Child Care Center	Nonprofit Child Care Programs (Licensed or Legal Non-Licensed)	Must be open and serving children	Details	Where do I apply	Additional Information
Federal Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL) and Emergency Grant	Yes	Yes	Yes	No	Loans Up to \$2 million with first payment deferred for 12 months.  Emergency Grant of \$1,000 per employee up to \$10,000.	Directly with the Small Business Administration.  More information, including documents needed to apply can be <a href="#">found here</a> .	<a href="#">Website</a>  <a href="#">Child Care Aware Resource</a>  <b>Email:</b> <a href="mailto:disastercustomerservice@sba.gov">disastercustomerservice@sba.gov</a> <b>Phone:</b> 1-800-659-2955 (TTY: 1-800-877-8339)
Federal SBA Paycheck Protection Program (PPP)  On June 5 law changes to the PPP were made. These include the covered period extended from 8 weeks to 24, the loan term changed from 2 years to 5 years, and the minimum amount for forgivability for payroll was lowered from 75% to 60%.	Yes	Yes	Yes	No. Must remain paying employees with PPP funds to receive 100% forgiveness	Forgivable loans up to 2.5x monthly payroll, including for business owner, or \$10 million. Loans are forgivable for certain operational expenses paid for in first 24-weeks after taking loan out. Unforgiven portions of the loan will have 1% interest rate, be deferred 12 months and have 5-year term.	With a local participating lender.	<a href="#">Website</a>  Resources <i>(may not be updated for recent program changes)</i>  <b>Phone:</b> 1-800-659-2955 (TTY: 1-800-877-8339)

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SBA Resource Partners	Yes	Yes	Yes	No	Available to help with no-cost, one-to-one business supports for COVID 19 business counseling.	Contact your local SBA Resource Partner.	<a href="#">Website</a> <b>Phone:</b> 1-800-659-2955 (TTY: 1-800-877-8339)
IRS Employee Retention Credit and Delay of Payment of Employer Payroll Taxes	No	Yes	Yes	No	Program cannot be used if you are receiving a PPP loan.	Directly with the IRS.	<a href="#">Website</a>
Pandemic Unemployment Assistance (PUA) Program	Yes	Yes	Yes	No. Must have lost employment, in whole or part, for reasons related to COVID 19. Those working 32 hours in a week or more are not eligible for benefits in that week.	Family child care providers may qualify as a self-employed business owner whose primary source of income is the business they directly operate. Information on working while collecting benefits can be <a href="#">found here</a> .	State UI office. <a href="#">Personal financial support for Family Child Care Providers</a> <a href="#">Personal financial support for Child Care Center Employees</a>	<b>Website:</b> <a href="http://uimn.org">uimn.org</a> <a href="#">Information on applying for self-employed</a> <b>Phone: (refer to this information before calling)</b> Twin Cities: 612-296-3644; Greater MN: 1-877-898-9090; TTY: 1-866-814-1252

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COVID 19 Public Health Support Funds for Child Care	Yes, if operating and serving children as of June 15 and are not a subject of fraud finding or have a license under temporary suspension or immediate revocation.	Yes, if operating and serving children as of June 15 and are not a subject of fraud finding or have a license under temporary suspension or immediate revocation.	Depends on type of license. Refer to <a href="#">this FAQ</a> .	Yes as of June 15.	All eligible child care providers may receive these funds to help ensure health and safety in their programs during COVID-19. Licensed family child care providers will receive up to \$1,200 per month for July- September. Licensed centers will receive up to \$8,500 per month for July- September. Certain certified centers will receive up to \$8,500 per month in July and August. <b>Applications are due July 26 at 5 p.m.</b>	Eligible providers should have received an e-mail with an individualized application link and how to apply. If you need support with the application contact Child Care Aware of Minnesota. Child Care Aware will support providers with language needs.	Refer to <a href="#">this FAQ</a> for more information.  <b>Email:</b> <a href="mailto:supportfunds@childcareawaremn.org">supportfunds@childcareawaremn.org</a>  <b>Phone:</b> 651-290-9704

# Additional Financial Resources for Child Care Providers

[First Children's Finance COVID-19 Business Resources](#)

[Child Care Aware of America: Types of Cash Help for Providers and Child Care Resource & Referral agencies During the Coronavirus](#)

[Pandemic](#) – Provides an overview and support specific to child care providers regarding understanding eligibility and how to apply for several of the federal resources listed in the matrix above.

[Minnesota Chamber of Commerce COVID-19 Business Toolkit](#)

[Personal Financial Supports for Family Child Care Providers](#)

[Personal Financial Supports for Child Care Workers](#)

[Family Child Care and Child Care Center Unemployment Questions and Answers and Summary of Worker Protections in Families First Coronavirus Response Act](#)

## Nonprofit Child Care Providers

- [Otto Bremer Trust Emergency Fund](#)
- [Minnesota Council of Nonprofit COVID-19 Resources](#)